



TESTIMONY TO THE SENATE FINANCE COMMITTEE

SB 0026: Maryland Medical Assistance Program, Maryland Children's Health Program, and Social Services Programs- Eligibility and Enrollment

POSITION: Support

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The League of Women Voters Maryland supports **Senate Bill 0026: Maryland Medical Assistance Program, Maryland Children's Health Program, and Social Services Programs- Eligibility and Enrollment**, which would help more low-income Marylanders obtain health insurance coverage by decreasing the administrative burdens associated with Medicaid's application and renewal processes. The bill would establish Express Lane Eligibility, automatically granting Medicaid eligibility to adults and children who already qualify for SNAP (Supplemental Nutrition Assistance Program) benefits.

The League of Women Voters believes that healthcare is a human right. All Marylanders need accessible, equitable, affordable, quality health care. But access to that health care is largely determined by one's ability to obtain health insurance.

Lack of health insurance can be deadly.¹ An Institute of Medicine report found that "**The uninsured have poorer health and shortened lives**.... Uninsured patients, even when acutely ill or seriously injured, cannot always obtain needed care..."

Almost 6% of Maryland residents remain uninsured. Per the *Commonwealth Fund's 2022 Scorecard on State Health System Performance*, Maryland did poorly on "disparity indicators" such as uninsured adults (ranking 23rd out of the 50 states and D.C.), uninsured children (28th), and adults who went without care because of costs in the past year (39th). Racial and ethnic disparities were also evident in the report. While only 4% of White Marylanders were uninsured, 29% of Latinx residents had no health insurance coverage.

Passing Senate Bill 26 would increase the number of low-income Marylanders with health insurance by establishing categorical eligibility. **Marylanders would be able to enroll in multiple safety-net programs with the same eligibility requirements at the same time**, thus eliminating many of the administrative burdens that often prevent people from obtaining

¹ "The Relationship of Health Insurance and Mortality: Is Lack of Insurance Deadly?" by Steffie Woolhandler, MD, MPH, et al, *Annals of Internal Medicine*, 19 September 2017

the assistance for which they're qualified. **Categorical eligibility would eliminate the current requirement that, even if already proven eligible for one low-income assistance program such as SNAP, an individual needs to go through the same financial eligibility determination process, requiring submission of essentially the same paperwork, to qualify for or keep their energy assistance or Medicaid benefits.**

Currently a federal health emergency has paused Medicaid redeterminations, but once the emergency ends, then Medicaid recipients will have to renew their benefit eligibility through a redetermination process once every twelve months. Renewal instructions will be sent to Medicaid recipients by mail, and they will have to respond by submitting the requested income information according to a strict timeline. But mail can be lost, instructions misunderstood, or forms filled out incorrectly due to language or literacy barriers. Missed deadlines and incomplete paperwork lead to lapsed coverage, and getting benefits reinstated is a cumbersome and time-consuming process, piling on additional administrative costs for the State.

The real-life consequence of this complicated, inefficient system will be that many Marylanders will not get the medical care they need. Streamlining the process is in the best interests of patients, providers, and the Maryland Medicaid system itself. Administrative costs will decrease, thus enabling more Medicaid funds to be used for disease prevention and treatment.

Passing Senate Bill 26 and instituting Express Lane Eligibility will streamline the application process for crucial assistance programs. This program is of vital importance, and for that reason the **League of Women Voters Maryland and its 1,500+ members urge the committee to give a favorable report to Senate Bill 0026.**